

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-18863 JKS
EVERTON G. RAINFORD
WINNIFRED A. RAINFORD, Judge: JOHN K. SHERWOOD
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: APRIL 17, 2022
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: ER Initial Co-Debtor: WR

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 200 per MONTH to the Chapter 13 Trustee, starting on
MAY OF 2019 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Palace Elite Resorts, SA (Interval International)	Timeshare Interest. Palace Elite Resorts, Moon Palace, Jamaica	\$Unknown	Surrender in Full Satisfaction of Claim.

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

- i. Ditech Mortgage/Loan Care, LLC, continued payments, regarding first mortgage against real property located at 26 Essex Avenue, Maplewood, New Jersey, no arrears. Continued payments by the Debtors directly to Ditech Mortgage/Loan Care, LLC, no arrears.
- ii. Wells Fargo, continued payments, regarding second mortgage against real property located at 26 Essex Avenue, Maplewood, New Jersey, no arrears. Continued payments by the Debtors directly to Wells Fargo Mortgage, no arrears.
- iii. PNC Bank, continued payments, regarding automobile loan securing a 2008 Nissan Infiniti MX35, no arrears. Continued payments by the Debtor directly to PNC Bank, no arrears.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MAY 13, 2019.

Explain below **why** the plan is being modified:

The plan is being amended to treat the timeshare interest.

Explain below **how** the plan is being modified:

The plan term is being extended three months to 39 months and provides for surrender as to the timeshare interest and/or rejection of the unexpired contract as to the timeshare interest.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: APRIL 17, 2022

/S/ EVERTON G. RAINFORD
Debtor

Date: APRIL 17, 2022

/S/ WINNIFRED A. RAINFORD
Joint Debtor

Date: APRIL 17, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Everton G Rainford
Winnifred A Rainford
Debtors

Case No. 19-18863-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 19, 2022

User: admin
Form ID: pdf901

Page 1 of 7
Total Noticed: 155

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Everton G Rainford, Winnifred A Rainford, 26 Essex Avenue, Unit#1, Maplewood, NJ 07040-1503
518219413	+ American Anesthesiology of NJ PC, PO Box 120153, Grand Rapids, MI 49528-0103
518219415	+ Bank Of America, PO Box 982238, El Paso, TX 79998-2238
518219414	+ Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
518219417	Bank of America, 4461 Piedmont Parkway, Greensboro, NC 27410
518219416	Bank of America, PO Box 220411, Greensboro, NC 27420
518219418	+ Best Buy, PO Box 183196, Columbus, OH 43218-3196
518219419	Best Buy Credit, PO Box 1001007, Louisville, KY 40290
518219440	+ Citicards, PO Box 183060, Columbus, OH 43218-3060
518219436	+ Citicards, PO Box 183056, Columbus, OH 43218-3056
518219442	+ Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820
518219454	+ Ditech, PO Box 780, Waterloo, IA 50704-0780
518219452	+ Ditech, PO Box 6172, Rapid City, SD 57709-6172
518219451	+ Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
518219453	+ Ditech, PO Box 8172, Rapid City, SD 57709-8172
518219455	+ Ditech Home Loans, PO Box 8172, Rapid City, SD 57709-8172
518219456	+ Dr. Hertz MD, 1500 Pleasant Valley Way, Suite 202, West Orange, NJ 07052-2956
518219457	+ EMA, PO Box 6231, Parsippany, NJ 07054-7231
518219458	Ema Medical Associates, PO Box 598, Livingston, NJ 07039-0598
518219462	+ Fingerhut, PO Box 745010, Cincinnati, OH 45274-0001
518219464	#+ Green SKY, PO Box 29429, Atlanta, GA 30359-0429
518219465	+ Greensky, PO Box 530584, Atlanta, GA 30353-0584
518219466	+ Greensky Inc., PO Box 933614, Atlanta, GA 31193-3614
518219469	+ Imaging Consultants of Essex, P.A., PO Box 371863, Pittsburgh, PA 15250-7863
518219470	+ Imaging Consultants of Essex, P.A., PO Box 3247, Indianapolis, IN 46206-3247
519555029	Interval International, 6262 Sunset Drive, (Ref: PE 7009406), Miami, FL 33143-4843
519555028	Interval International, Membership Processing, PO Box 432170, Miami, FL 33243-2170
519555030	Moon Palace Jamaica, Main Street Ocho Rios, PO Box 100, St. Ann, Jamaica, JAMAICA
518219480	+ NJ Anesthesia Associates, Attn: E. Alan Moretti, M.D., PO Box 37, Florham Park, NJ 07932-0037
518219477	New Jersey Anesthesia Associates, PO Box 0037, Florham Park, NJ 07932-0037
518219485	+ Online Collections, 4917 Professional Center, Raleigh, NC 27609-4970
518219484	+ Online Collections, 202 W Firetower Road, Winterville, NC 28590-8412
518219493	+ PNC, PO Box 790084, Saint Louis, MO 63179-0084
518219500	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
519555031	+ Palace Elite, PO Box 35444, Las Vegas, NV 89133-5444
519555032	Palace Elite Resorts, Benito Juarez, Cancun, Quinta Roo, Mexico 77506, MEXICO
518219512	+ Saint Barnabus EMA, PO Box 6251, Parsippany, NJ 07054-7251
518219535	+ St. Barnabus EMA, PO Box 417442, Boston, MA 02241-7442
518219537	+ St. Barnabus Healthcare, PO Box 29960, New York, NY 10087-9960
518219536	+ St. Barnabus Healthcare, PO Box 29965, New York, NY 10087-9965
518219539	+ Summit Medical Group, PO Box 8549, Belfast, ME 04915-8549
518219540	+ Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104
518219538	+ Summit Medical Group, Business Operations, 150 Floral Avenue, New Providence, NJ 07974-1557

District/off: 0312-2

User: admin

Page 2 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

518219543 + Suntrust Bank/GreenSky, Attn: Bankruptcy, P0 Box 29429, Atlanta, GA 30359-0429
518219559 + Synovus Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
518219561 + Urology Group of NJ LLC, PO Box 51030, Newark, NJ 07101-5130
518219560 + Urology Group of New Jersey LLC, PO Box 11346, Belfast, ME 04915-4004
518219568 Wells Fargo Bank, Csl Dispute Team N8235-04m, Des Moines, IA 50306
518219567 + Wells Fargo Bank, P0 Box 10438, Des Moines, IA 50306-0438
518318645 + Wells Fargo Bank, N.A., PO Box 1629, Minneapolis, MN 55440-1629
518219569 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
518219570 + Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753
518219571 + Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001
518219572 + Wells Fargo Home Mortgage, Attn: Bankruptcy Department, P.O. Box 10335, Des Moines, IA 50306-0335
518219573 + Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
518219574 + Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001
518219575 + Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

TOTAL: 57

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 19 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Apr 19 2022 20:50:46	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518219415	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 19 2022 20:44:00	Bank Of America, P0 Box 982238, El Paso, TX 79998-2238
518219414	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 19 2022 20:44:00	Bank Of America, Attn: Bankruptcy, P0 Box 982238, El Paso, TX 79998-2238
518219425	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:45	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
518219437	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2022 21:01:03	Citicards, 7920 NW 110th Street, Kansas City, MO 64153
518219444	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2022 20:50:41	Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
518219420	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:35	Capital One, PO Box 85617, Richmond, VA 23285-5617
518219421	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:45	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
518219422	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518297072	+ Email/PDF: ebn_ais@aisinfo.com	Apr 19 2022 20:50:50	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518219424	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:49:30	Capital One Na, Po Box 30281, Salt Lake City, UT 84130-0281
518219423	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:47	Capital One Na, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
518219426	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2022 20:50:35	Capital One, NA, Capital One Bank (USA) N.A., P0 Box 30285, Salt Lake City, UT 84130-0285
518219429	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2022 20:50:34	Chase Bank, 2500 Westfield Drive, Elgin, IL 60124-7701
518219439	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0312-2

User: admin

Page 3 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

		Apr 19 2022 20:50:53	CitiCards, PO Box 6345, The Lakes, NV 88901-0001
518219433	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 21:01:03	Citibank, PO Box 6405, The Lakes, NV 88901-6405
518219432	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:42	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518341752	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:41	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518219434	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:52	Citibank/The Home Depot, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
518219435	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:42	Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518219438	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:53	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
518219441	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:53	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
518219446	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 19 2022 20:44:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
518219447	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 19 2022 20:44:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518219449	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 19 2022 20:44:00	Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
518219448	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 19 2022 20:44:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
518219565	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:52	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
518219566	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:42	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518219473	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:42	Macy's, PO Box 78008, Phoenix, AZ 85062
518219474	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:52	Macy's Bankruptcy, PO Box 8053, Mason, OH 45040
518219476	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:53	Macy's Visa, Bankruptcy, 6356 Corley Road, Norcross, GA 30071
518219475	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 19 2022 20:50:52	Macy's Visa, PO Box 745012, Cincinnati, OH 45274
518343357	Email/Text: bnc-quantum@quantum3group.com		
		Apr 19 2022 20:45:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518219460	+ Email/Text: bnc-bluestem@quantum3group.com		
		Apr 19 2022 20:45:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518219461	Email/Text: bnc-bluestem@quantum3group.com		
		Apr 19 2022 20:45:00	Fingerhut, PO Box 5033, Sioux Falls, SD 57117
518219463	Email/Text: bnc-bluestem@quantum3group.com		
		Apr 19 2022 20:45:00	Fingerhut Credit Card, Attn: Axsys National Bank, PO Box 5033, Sioux Falls, SD 57117
518258925	+ Email/Text: bankruptcy@greenskycredit.com		
		Apr 19 2022 20:44:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518219468	+ Email/Text: Bankruptcy@ICSystem.com		
		Apr 19 2022 20:45:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
518219467	+ Email/Text: Bankruptcy@ICSystem.com		
		Apr 19 2022 20:45:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
518219459	Email/Text: bnc-bluestem@quantum3group.com		

District/off: 0312-2

User: admin

Page 4 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

		Apr 19 2022 20:45:00	Fingerhut, Attn: Bankruptcy, P0 Box 1250, Saint Cloud, MN 56395
518320124	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 19 2022 20:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518219472	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 19 2022 20:45:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
518219427	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2022 20:50:34	Chase Bank, PO Box 659732, San Antonio, TX 78265
518219430	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2022 20:50:34	Chase Card Services, Attn: Bankruptcy, P0 Box 15298, Wilmington, DE 19850
518219431	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2022 20:50:44	Chase Card Services, P0 Box 15298, Wilmington, DE 19850
518219428	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2022 20:49:25	Chase bank, PO Box 659409, San Antonio, TX 78265
518219471	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 19 2022 20:45:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518219478	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 19 2022 20:44:00	Nissan Motor Acceptance Corp., P0 Box 660366, Dallas, TX 75266-0366
518219479	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 19 2022 20:44:00	Nissan Motor Acceptance Corporation, Attn: Bankruptcy, P0 Box 660360, Dallas, TX 75266-0360
518219483	+ Email/Text: bankruptcy@onlineis.com	Apr 19 2022 20:45:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219481	+ Email/Text: bankruptcy@onlineis.com	Apr 19 2022 20:45:00	Online Collections, Attn: Bankruptcy, P0 Box 1489, Winterville, NC 28590-1489
518219492	Email/Text: info@phoenixfinancialsvcs.com	Apr 19 2022 20:44:00	Phoenix Financial Services. Llc, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
518219491	Email/Text: info@phoenixfinancialsvcs.com	Apr 19 2022 20:44:00	Phoenix Financial Services. Llc, Attn: Bankruptcy, P0 Box 361450, Indianapolis, IN 46236
518219504	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, PO Box 609, Pittsburgh, PA 15230
518219499	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518330010	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank NA, PO Box 94982, Cleveland, OH 44101
518219497	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	Pnc Bank, Atn: Bankruptcy Department, P0 Box 94982, Cleveland, OH 44101
518219494	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219506	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
518219496	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982, Cleveland, OH 44101
518219502	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230
518219501	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518341665	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 20:49:50	Portfolio Recovery Associates, LLC, C/O Gap, POB 41067, Norfolk VA 23541
518341741	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 20:49:54	Portfolio Recovery Associates, LLC, C/O Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518341670	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 20:50:49	Portfolio Recovery Associates, LLC, C/O Old

District/off: 0312-2

User: admin

Page 5 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

			Navy, POB 41067, Norfolk VA 23541
518341719	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2022 20:50:38		Portfolio Recovery Associates, LLC, C/O Old Navy Visa Card, POB 41067, Norfolk VA 23541
518712019	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2022 20:50:38		Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518712020	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2022 20:50:49		Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518219509	Email/Text: signed.order@pfwattorneys.com Apr 19 2022 20:44:00		Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518219510	Email/Text: signed.order@pfwattorneys.com Apr 19 2022 20:44:00		Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
518340734	Email/PDF: resurgentbknotifications@resurgent.com Apr 19 2022 20:50:39		Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518326942	Email/Text: bnc-quantum@quantum3group.com Apr 19 2022 20:45:00		Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518219513	+ Email/Text: bankruptcy@savit.com Apr 19 2022 20:45:00		SaVit Collection Agency, Attn: Bankruptcy, P0 Box 250, East Brunswick, NJ 08816-0250
518219518	+ Email/Text: bankruptcy@savit.com Apr 19 2022 20:45:00		SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219511	+ Email/Text: ebn@rwjbh.org Apr 19 2022 20:45:00		Saint Barnabas Health Care Systems, PO Box 903, Oceanport, NJ 07757-0903
518219525	+ Email/Text: clientservices@simonsagency.com Apr 19 2022 20:45:00		Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518219528	+ Email/Text: clientservices@simonsagency.com Apr 19 2022 20:45:00		Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219531	+ Email/Text: clientservices@simonsagency.com Apr 19 2022 20:45:00		Simons Agency Inc, 3713 Brewerton Road Ste 1, Syracuse, NY 13212-3843
518219532	+ Email/Text: clientservices@simonsagency.com Apr 19 2022 20:45:00		Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518219533	+ Email/Text: ebn@rwjbh.org Apr 19 2022 20:45:00		St. Barnabas Medical Center, 2 Crescent Place, Oceanport, NJ 07757-1233
518219541	+ Email/Text: bankruptcy@bbandt.com Apr 19 2022 20:44:00		Suntrust Bank, P0 Box 85052, Richmond, VA 23285-5052
518219544	+ Email/Text: bankruptcy@bbandt.com Apr 19 2022 20:44:00		Suntrust Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
518219548	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:50:48		Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518219546	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:50:47		Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
518219550	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:49:25		Synchrony Bank, P0 Box 965024, Orlando, FL 32896-5024
518219545	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:49:31		Synchrony Bank, Attn: Bankruptcy, P0 Box 956060, Orlando, FL 32896-0001
518222928	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:50:45		Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518219551	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2022 20:50:47		Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518219552	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-2

User: admin

Page 6 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

		Apr 19 2022 20:50:46	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518219553	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 19 2022 20:49:39	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
518219554	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 19 2022 20:49:30	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518219555	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 19 2022 20:49:35	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
518219556	+ Email/PDF: gecsed@recoverycorp.com		
		Apr 19 2022 20:50:46	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518219558	+ Email/Text: synovusbankruptcy@synovus.com		
		Apr 19 2022 20:45:00	Synovus Bank/GreenSky, Attn: Bankruptcy, PO Box 120, Columbus, GA 31902-0120
518328395	+ Email/PDF: ebn_ais@aisinfo.com		
		Apr 19 2022 20:50:38	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518219562	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com		
		Apr 19 2022 20:44:00	Verizon Bankruptcy, 500 Technology Drive, Saint Charles, MO 63304-2225
518219563	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com		
		Apr 19 2022 20:44:00	Verizon Bankruptcy South, PO Box 25087, Wilmington, DE 19899-5087
518219564	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com		
		Apr 19 2022 20:44:00	Verizon Wireless, 3601 Converse Drive, Wilmington, NC 28403-6182

TOTAL: 100

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518219445	*P++	CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043, address filed with court:, Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
518219443	*+	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
518219450	*+	Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
518219486	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219487	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219488	*+	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518219482	*+	Online Collections, Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489
518219489	*+	Online Collections Co., Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489
518219490	*+	Online Collections Inc., Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489
518219507	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219498	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982, Cleveland, OH 44101
518219505	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518219508	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518219495	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219503	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
518219514	*+	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518219515	*+	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518219516	*+	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518219517	*+	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518219520	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219521	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219522	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219523	*+	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518219519	*+	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518219524	*+	Savit Collection Agency Inc., PO Box 250, East Brunswick, NJ 08816-0250

District/off: 0312-2

User: admin

Page 7 of 7

Date Rcvd: Apr 19, 2022

Form ID: pdf901

Total Noticed: 155

518219526	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518219527	*+	Simon's Agency, Inc., Attn: Bankruptcy, P0 Box 5026, Syracuse, NY 13220-5026
518219529	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219530	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518219534	*+	St. Barnabas Medical Center, 2 Crescent Place, Oceanport, NJ 07757-1233
518219542	*+	Suntrust Bank, P0 Box 85052, Richmond, VA 23285-5052
518219547	*+	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
518219549	*+	Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
518219557	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 0 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Loan Care Servicing Center Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Joint Debtor Winnifred A Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Debtor Everton G Rainford herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Rebecca Ann Solarz	on behalf of Creditor Loan Care Servicing Center Inc. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7